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DATE: October 30, 2007

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Cleary et al.

Serial No.: 09/683,660

Filed: January 31, 2002

For: METHODS AND APPARATUS FOR ELECTRONIC REPORTING OF
MORTGAGE DELINQUENCY

Group: 3609

Examiner: Ali, Mohamed H.

Durham, North Carolina
October 30, 2007Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450Response After Final

Sir:

In response to the final Official Action of July 3, 2007, please consider the remarks which follow below: